

Notice of Allowability	Application N .	Applicant(s)
	09/965,386	ANDERSEN ET AL.
	Examiner D. I. Lee	Art Unit 2876 <i>M</i>

-- The MAILING DATE of this communication appears on the cover sheet with the corresponding address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 6/1/04.
2. The allowed claim(s) is/are 1-4,6-9,11-15,17-23 and 25.
3. The drawings filed on 27 September 2001 are accepted by the Examiner.
4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date 10/6/03
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. Receipt is acknowledged of the Appeal Brief filed on 01 June 2004. Further, the applicant's specific arguments with respect to the use of a portable memory that includes two language identifiers such that, if the language associated with the first identifier is not available, the language associated with the second identifier is used in claims 1, 7, 12, 17, 20, and 25 have been fully considered and they are persuasive. Accordingly, the examiner has withdrawn the rejection on claims 1, 7, 12, 17, 20, and 25.

Allowable Subject Matter

2. Claims 1-4, 6-9, 11-15, 17-23, and 25 allowed.
3. The following is an examiner's statement of reasons for allowance:

Matsukawa discloses an IC card terminal apparatus for automatically selecting a language to display on the display device of the IC card terminal in the preferred language of the user, wherein the preferred language of the user is stored in the IC card (i.e., the IC card includes a memory for storing personal data and a language identifier that identifies a preferred language of the card owner). The IC card terminal apparatus the IC card reader for reading a language identifier stored on the portable memory medium (IC card) in which the user's preferred language identification information (a primary language identifier) is stored, a memory in the IC card terminal that stores computer executable instruction and the terminal performs the operations of reading, identifying, and selection when the executable instruction is executed by a processor, a display control means for picking a message corresponding to the language indicated by the language identification information read out from the card to cause the display unit to display the message according to the stored language identification information.

Abe teaches the IC card terminal automatically selecting an alternative language (i.e., the secondary preferred language) of the transaction message to display the message in a default language (i.e., the secondary preferred language) in an event that the terminal cannot display in primary preferred

due to the primary language is unavailable (i.e., if the personal data is not indicated on the IC card, such as with a new IC card).

Okatani [EP 499 211 A2, newly cited] teaches a system that displays a message in a language selected from a plurality of on a display. The system includes a terminal with a memory that stores messages information corresponding to each of the plurality of language and a memory card detachable from the main body of the apparatus includes an information holding device for storing language specify information indicating a language to be selected. Thus, when the card is inserted into the main body of the apparatus, the main body reads out language specify information from the card and selectively displays the message corresponds to the language specified on the card.

One of ordinary skill in the art would not have been motivated to modify the teachings of Matsukawa, Abe, and Okatani, alone or in combination with other reference, in order to provide an ATM card storing a primary identifier that identifies the user's primary preferred language along with the secondary identifier that identifies the user's secondary preferred language if the primary preferred language is unavailable at the ATM terminal so as to display in the user's secondary preferred language identified by the secondary language identifier in the event that the primary preferred language is unavailable, as set forth in the claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Information Disclosure Statement

4. On page 3 of the applicant's Remarks responding to the Final Office Action mailed on 12/2/03, applicant requested the examiner to consider the IDS filed September 24, 2003. In reviewing the contents

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of the application, examiner finds no IDS filed on 9/24/03, rather, noted the IDS filed on 10/6/03. Hence, the examiner has considered and initialed the IDS filed on 10/6/03.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to D. I. Lee whose telephone number is (571) 272-2399. The examiner can normally be reached on Monday through Thursday from 5:30 AM to 4:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (571) 272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



D. I. Lee
Primary Examiner
Art Unit 2876

D. L.